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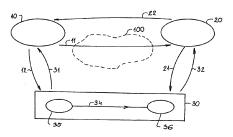
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(54) Title: METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT



(57) Abstract

The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of a SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and thoring the meaning of the override authorization signal.

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A CLASSI IPC 6	FICATION OF SUBJECT MATTER G07F19/00 G07F7/10		
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Name and	mailing address of the ISA European Patent Office, P.B. 5816 Patentlean 2 N 2280 HV Fillswilk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer Kinsten, K	

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